

# Complaint Resolution Process

## How to resolve concerns and complaints at BMO – Talk to us.

We have created a process for dealing with client concerns and complaints that we believe is both effective and efficient. We expect every BMO employee who receives a client complaint to take ownership, and ensure that the complaint is resolved in a timely manner. If you have a complaint or concern, we encourage you to follow the complaint procedures outlined here.

### Step 1

#### Employee/Manager where you do business with us

In most cases, a concern or complaint can be resolved simply by discussing it with the Bank. You should be able to get swift results by talking to the BMO employee or Private Wealth Advisor responsible for your account. If they can't resolve the problem to your satisfaction, you can refer the matter to the Head of BMO Private Bank, Asia.

### Step 2

#### Head of Compliance, BMO Private Bank, Hong Kong/Singapore

If your complaint has not been resolved to your satisfaction in step 1, you may contact the Head of Compliance, BMO Private Bank, Hong Kong/Singapore. All matters referred will be acknowledged within 7 days and a response will be given after careful investigation, usually within 30 days. You may contact the Head of Compliance, BMO Private Bank, Hong Kong/Singapore at:

Address: **BMO Private Bank, Hong Kong**

36<sup>th</sup> Floor, One Exchange Square  
8 Connaught Place, Central  
Hong Kong

Attn: Head of Compliance

Telephone: (852) 3716-0888

Fax: (852) 2810-4520

E-mail: dlhkcompliance@bmo.com

Address: **BMO Private Bank, Singapore**

12 Marina Boulevard #18-01  
Marina Bay Financial Centre Tower 3  
Singapore 018982

Attn: Head of Compliance

Telephone: (65) 6535-2323

Fax: (65) 6532-5129

E-mail: dlsgcompliance@bmo.com

### Step 3

#### Dispute resolution service

If you are not satisfied with the decision of the Head of Compliance, BMO Private Bank, Hong Kong/Singapore, you may contact your local regulator's dispute resolution service. All clients of our Hong Kong branch who are individuals or sole proprietors may refer a complaint to the Financial Dispute Resolution Centre (FDRC). All clients of our Singapore branch can escalate their complaints to the Financial Industry Dispute Resolution Centre (FIDReC).

#### Hong Kong clients can contact FDRC at:

Address: Financial Dispute Resolution Centre  
Unit 3701-4, 37/E, Sunlight Tower,  
248 Queen's Road East, Wanchai, Hong Kong

Telephone: (852) 3199-5100

Fax: (852) 2565-8662

E-mail: fdrc@fdrc.org.hk

#### Singapore clients can contact FIDReC at:

Address: Financial Industry Dispute Resolution Centre  
112 Robinson Road #13-03  
Singapore 068902

Telephone: (65) 6327-8878

Fax: (65) 6327-1089

Email: info@fidrec.com.sg

# 處理投訴程序

## 閣下如對滿地可銀行 (「BMO」) 有所疑慮及投訴 – 請向本行提出。

本行已設立一套實際而有效率的程序，處理客戶的關注及投訴。每位接獲客戶投訴的 BMO 員工，將就此跟進並盡快解決。若閣下有任何投訴及疑慮，敬請按照以下程序提出。

### 第 1 步

#### 為閣下處理業務的僱員 / 經理

在大部份情況下，只需與本行商討，即可解決有關投訴或疑慮。閣下可透過負責閣下戶口的 BMO 僱員或私人財富顧問商討，應可迅速解決問題。若他們未能圓滿解決問題，閣下可以將有關問題轉介至 BMO 私人銀行亞洲區主管。

### 第 2 步

#### BMO 私人銀行香港 / 新加坡分行合規部主管

若閣下之投訴未能在第 1 步獲得圓滿解決，閣下可聯絡 BMO 私人銀行香港 / 新加坡分行合規部主管。對於所有轉介的投訴，將於七日內認收，並一般於三十日內經詳細調查後，作出回應。BMO 私人銀行香港 / 新加坡分行合規部主管的聯絡資料如下：

地址：**BMO 私人銀行香港分行**

香港中環  
康樂廣場 8 號  
交易廣場一座 36 樓  
合規部主管

電話：(852) 3716-0888

傳真：(852) 2810-4520

電郵：dlhkcompliance@bmo.com

地址：**BMO 私人銀行新加坡分行**

新加坡濱海林蔭道 12 號  
#18-01  
濱海灣金融中心商業大樓第 3 座 郵區 018982  
合規部主管

電話：(65) 6535-2323

傳真：(65) 6532-5129

電郵：dlscompliance@bmo.com

### 第 3 步

#### 糾紛調解服務

若閣下不滿 BMO 私人銀行香港 / 新加坡分行合規部主管之決定，可聯絡閣下當地的糾紛調解服務之監管機構。於本行香港分行持有個人或獨資經營者賬戶的所有客戶，可把投訴轉介致金融糾紛調解中心 (FDRC)。持有新加坡分行賬戶的所有客戶則可聯絡金融業務糾紛調解中心 (FIDReC)。

**香港客戶可聯絡：**

地址：**金融糾紛調解中心 (FDRC)**

香港灣仔皇后大道東 248 號  
陽光中心 37 樓 3701-04 室

電話：(852) 3199-5100

傳真：(852) 2565-8662

電郵：fdrc@fdrc.org.hk

**新加坡客戶可聯絡：**

地址：**金融業務糾紛調解中心 (FIDReC)**

新加坡羅便臣道 112 號 #13-03  
郵區 068902

電話：(65) 6327-8878

傳真：(65) 6327-1089

電郵：info@fidrec.com.sg